

<i>SERFF Tracking Number:</i>	<i>HRTD-125896274</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>ReliaStar Life Insurance Company</i>	<i>State Tracking Number:</i>	<i>40929</i>
<i>Company Tracking Number:</i>	<i>151977 11-08</i>		
<i>TOI:</i>	<i>A02I Individual Annuities- Deferred Non-Variable</i>	<i>Sub-TOI:</i>	<i>A02I.002 Flexible Premium</i>
<i>Product Name:</i>	<i>151977 11-08</i>		
<i>Project Name/Number:</i>	<i>151977 11-08/151977 11-08</i>		

Filing at a Glance

Company: ReliaStar Life Insurance Company			
Product Name: 151977 11-08	SERFF Tr Num: HRTD-125896274	State: ArkansasLH	
TOI: A02I Individual Annuities- Deferred Non-Variable	SERFF Status: Closed	State Tr Num: 40929	
Sub-TOI: A02I.002 Flexible Premium	Co Tr Num: 151977 11-08	State Status: Approved-Closed	
Filing Type: Form	Co Status:	Reviewer(s): Linda Bird	
	Author: Paul Moreira	Disposition Date: 12/01/2008	
	Date Submitted: 11/17/2008	Disposition Status: Approved	
Implementation Date Requested: On Approval		Implementation Date:	
State Filing Description:			

General Information

Project Name: 151977 11-08	Status of Filing in Domicile: Pending
Project Number: 151977 11-08	Date Approved in Domicile:
Requested Filing Mode: Review & Approval	Domicile Status Comments:
Explanation for Combination/Other:	Market Type: Individual
Submission Type: New Submission	Group Market Size:
Overall Rate Impact:	Group Market Type:
Filing Status Changed: 12/01/2008	
State Status Changed: 12/01/2008	Deemer Date:
Corresponding Filing Tracking Number:	
Filing Description:	
RE: RELIASTAR LIFE INSURANCE COMPANY	
NAIC #229-67105, FEIN # 41-0451140	
Endorsement: 151977 11-08	

On behalf of Reliastar Life Insurance Company, I am submitting the above-captioned form for your review and approval. It contains no unusual or possibly controversial items from normal company or industry standards. The endorsement is

SERFF Tracking Number: HRTD-125896274 State: Arkansas
Filing Company: ReliaStar Life Insurance Company State Tracking Number: 40929
Company Tracking Number: 151977 11-08
TOI: A02I Individual Annuities- Deferred Non- Sub-TOI: A02I.002 Flexible Premium
Variable
Product Name: 151977 11-08
Project Name/Number: 151977 11-08/151977 11-08

new and does not represent a replacement of any previously approved form.

Form 151977 11-08 endorses Individual Deferred Annuity Contract 40031 12-03 approved by the Department on 1/30/04. The endorsement revises the Purchase Payments section to provide that each Purchase Payment under the Contract must be at least \$5000.00. This endorsement will only apply to new contracts issued after the effective date of the endorsement.

This form is submitted in final printed form, subject to only minor modification in paper stock, ink, border, company logo, and adaptation to computer printing and the possible inclusion of a barcode. Please be advised that 151977 11-08 has achieved a 57.2 Flesch readability score.

We would like to begin issuing these forms as soon as possible; therefore your earliest review would be appreciated. If there are any questions or comments regarding this filing, please do not hesitate to contact me at (860) 580-2827, toll free at (800) 654-8065 (Ext. 5802827) or email me at Paul.Moreira@us.ing.com.

Thank you for your consideration.

Sincerely,

Paulo G Moreira, Contract Analyst

Company and Contact

Filing Contact Information

Paulo Moreira,
One Orange Way
Windsor, CT 06095

Paul.Moreira@us.ing.com
(860) 580-2827 [Phone]
(860) 580-4844[FAX]

Filing Company Information

ReliaStar Life Insurance Company
One Orange Way
Windsor, CT 06095
(800) 654-8065 ext. [Phone]

CoCode: 67105
Group Code: 229
Group Name:
FEIN Number: 41-0451140

State of Domicile: Minnesota
Company Type:
State ID Number:

<i>SERFF Tracking Number:</i>	<i>HRTD-125896274</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>ReliaStar Life Insurance Company</i>	<i>State Tracking Number:</i>	<i>40929</i>
<i>Company Tracking Number:</i>	<i>151977 11-08</i>		
<i>TOI:</i>	<i>A02I Individual Annuities- Deferred Non-Variable</i>	<i>Sub-TOI:</i>	<i>A02I.002 Flexible Premium</i>
<i>Product Name:</i>	<i>151977 11-08</i>		
<i>Project Name/Number:</i>	<i>151977 11-08/151977 11-08</i>		

Filing Fees

Fee Required?	Yes
Fee Amount:	\$75.00
Retaliatory?	Yes
Fee Explanation:	\$75.00 per filing.
Per Company:	No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
ReliaStar Life Insurance Company	\$75.00	11/17/2008	23976332

<i>SERFF Tracking Number:</i>	<i>HRTD-125896274</i>	<i>State:</i>	<i>Arkansas</i>
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<i>Project Name/Number:</i>	<i>151977 11-08/151977 11-08</i>		

Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Approved	Linda Bird	12/01/2008	12/01/2008

<i>SERFF Tracking Number:</i>	<i>HRTD-125896274</i>	<i>State:</i>	<i>Arkansas</i>
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<i>Project Name/Number:</i>	<i>151977 11-08/151977 11-08</i>		

Disposition

Disposition Date: 12/01/2008

Implementation Date:

Status: Approved

Comment:

Rate data does NOT apply to filing.

<i>SERFF Tracking Number:</i>	<i>HRTD-125896274</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>ReliaStar Life Insurance Company</i>	<i>State Tracking Number:</i>	<i>40929</i>
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Item Type	Item Name	Item Status	Public Access
Supporting Document	Certification/Notice		Yes
Supporting Document	Application		No
Supporting Document	Life & Annuity - Acturial Memo		No
Supporting Document	Cover Letter		Yes
Form	151977 11-08		Yes

SERFF Tracking Number:	HRTD-125896274	State:	Arkansas
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Product Name:	151977 11-08		
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Form Schedule

Lead Form Number: 151977 11-08

Review Status	Form Number	Form Type	Form Name	Action	Action Specific Data	Readability	Attachment
	151977 11-08	Policy/Contract/Fraternal Certificate: Amendment, Insert Page, Endorsement or Rider	151977 11-08	Initial		57	151977 11-08.pdf

ING Life Insurance and Annuity Company

ENDORSEMENT

The Contract, and the Certificate, if applicable, are hereby endorsed as follows:

1. The **Purchase Payments** section entitled **A. General** is deleted and replaced with the following:

A. General

Purchase Payments may only be made in the form of cash or cash equivalents and are payable at our Home Office.

You may make Purchase Payments at any time before the first anniversary of the contract while the contract is in force. You may vary the amount and frequency of Purchase Payments, but each must be at least \$5,000 unless we waive this requirement on a nondiscriminatory basis. We may choose not to accept an additional Purchase Payment, on a nondiscriminatory basis, if the additional Purchase Payment causes the total of all Purchase Payments received for this contract to exceed \$250,000. No Purchase Payments will be accepted after the first contract anniversary.

Endorsed and made part of this Contract and the Certificate, if applicable, on the Effective Date of the Contract and the Certificate.



President
Reliastar Life Insurance Company

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Rate Information

Rate data does NOT apply to filing.

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<i>Filing Company:</i>	<i>ReliaStar Life Insurance Company</i>	<i>State Tracking Number:</i>	<i>40929</i>
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<i>Product Name:</i>	<i>151977 11-08</i>		
<i>Project Name/Number:</i>	<i>151977 11-08/151977 11-08</i>		

Supporting Document Schedules

Satisfied -Name:	Certification/Notice	Review Status:	11/11/2008
Comments:			
Attachment:			
AR CERT.pdf			

Satisfied -Name:	Cover Letter	Review Status:	11/13/2008
Comments:			
Attachment:			
AR Premier Endorsement Filing Letter.pdf			

STATE OF ARKANSAS
CERTIFICATION OF COMPLIANCE

CARRIER: ReliaStar Life Insurance Company

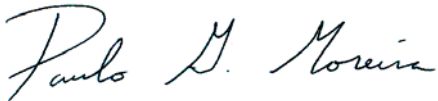
FORM NUMBER(S)

FORM TITLE(S)

151977 11-08

Endorsement

I hereby certify that to the best of my knowledge and belief the above form submission complies with Rule and Regulation 19s10 as well as all applicable requirements for the State of Arkansas.



Signature of Officer or Representative

Paulo G Moreira

Name

Contract Consultant

Title and/or Business Affiliation

11/13/2008

Date



Paulo G Moreira
Contract Analyst
ING Life Insurance and Annuity Company
Legal Services - Contract Development
One Orange Way C1S
Windsor, CT 06095-4774
Phone: 860-580-2827
Fax: 860-580-4844
Email: Paul.Moreira@us.ing.com

November 17, 2008

Mr. John Shields
Life, A & H Filings
Arkansas Insurance Department
1200 W. Third Street
Little Rock, AR 72201-1904

Mr. Shields

RE: RELIASTAR LIFE INSURANCE COMPANY
NAIC #229-67105, FEIN # 41-0451140
Endorsement: 151977 11-08

On behalf of Reliastar Life Insurance Company, I am submitting the above-captioned form for your review and approval. It contains no unusual or possibly controversial items from normal company or industry standards. The endorsement is new and does not represent a replacement of any previously approved form.

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Sincerely,

Paulo G Moreira, Contract Analyst